

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT DISTRICT OF PENNSYLVANIA
WILKES BARRE DIVISION**

In re: DAVID T. SCHWARTZ

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Case No. 5:18-bk-03820

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 09/13/2018.
- 2) The plan was confirmed on 03/04/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 09/11/2023.
- 6) Number of months from filing or conversion to last payment: 59.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$159,765.00.
- 10) Amount of unsecured claims discharged without full payment: \$127,413.52.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

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Receipts:

Total paid by or on behalf of the debtor(s)	\$ 161,548.20	
Less amount refunded to debtor(s)	\$ 0.00	
NET RECEIPTS		\$ 161,548.20

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 2,000.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 10,675.62	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 12,675.62
Attorney fees paid and disclosed by debtor(s):	\$ 2,000.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
JASON M. RAPA, ESQUIRE	Lgl	0.00	NA	NA	2,000.00	0.00
KEYBANK, NATIONAL	Uns	3,769.00	3,820.85	3,820.85	2,234.93	0.00
INTERNAL REVENUE SERVICE	Pri	0.00	4,644.46	4,553.39	4,553.39	0.00
INTERNAL REVENUE SERVICE	Uns	4,600.00	4,644.46	91.07	53.27	0.00
RESURGENT CAPITAL SERVICES	Uns	5,202.00	5,331.30	5,331.30	3,118.44	0.00
ECMC	Uns	4,756.00	4,419.70	4,419.70	2,585.21	0.00
ONEMAIN FINANCIAL	Uns	12,062.96	8,636.81	8,636.81	5,051.93	0.00
COMMONWEALTH OF	Pri	0.00	622.70	593.50	593.50	0.00
COMMONWEALTH OF	Uns	0.00	622.70	29.20	17.08	0.00
AIDVANTAGE	Uns	16,430.00	92,390.14	92,390.14	54,041.75	0.00
BECKET & LEE	Uns	0.00	3,729.24	3,729.24	2,181.34	0.00
BECKET & LEE	Uns	4,553.00	4,597.79	4,597.79	2,689.38	0.00
BANK OF AMERICA	Uns	12,564.00	12,894.35	12,894.35	7,542.29	0.00
CAPITAL ONE BANK	Uns	10,769.00	10,950.97	10,950.97	6,405.55	0.00
CAPITAL ONE BANK	Uns	14,807.00	15,056.81	15,056.81	8,807.18	0.00
RESURGENT CAPITAL SERVICES	Uns	14,819.00	14,994.70	14,994.70	8,770.85	0.00
SALLIE MAE	Uns	3,734.00	3,578.24	3,578.24	2,093.02	0.00
PORTFOLIO RECOVERY	Uns	0.00	1,801.27	1,801.27	1,053.62	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
RESURGENT CAPITAL SERVICES	Uns	1,143.00	1,276.65	1,276.65	746.75	0.00
RESURGENT CAPITAL SERVICES	Uns	34,539.00	37,118.64	37,118.64	21,711.80	0.00
CHASE BANK USA	Uns	10,988.00	11,136.09	11,136.09	6,513.83	0.00
CHASE BANK USA	Uns	0.00	11,136.09	0.00	0.00	0.00
PORTFOLIO RECOVERY	Uns	1,042.00	1,104.70	1,104.70	646.17	0.00
SHELLPOINT MORTGAGE	Sec	0.00	NA	NA	0.00	0.00
U.S.DEPARTMENT OF EDUCATION	Uns	0.00	134,338.16	134,338.16	4,899.28	0.00
NEW PENN FINANCIAL	Sec	202,322.89	199,500.72	2,562.02	2,562.02	0.00
BERKHEIMER TAX ADMIN	Uns	187.00	NA	NA	0.00	0.00
BESTBUY	Uns	1,601.00	NA	NA	0.00	0.00
CHASE/BANK ONE CARD SERVICES	Uns	9,016.00	NA	NA	0.00	0.00
CREDIT FIRST NAT'L	Uns	1,722.00	NA	NA	0.00	0.00
DISCOVER FINANCIAL SERVICES	Uns	12,417.00	NA	NA	0.00	0.00
GREENWICH EAR NOSE AND	Uns	380.00	NA	NA	0.00	0.00
SEARS/CITI MASTERCARD	Uns	4,792.00	NA	NA	0.00	0.00
SYNCB/SCOREREWARDS	Uns	1,720.00	NA	NA	0.00	0.00
THE HOME DEPOT/CBNA	Uns	9,822.00	NA	NA	0.00	0.00
UTAH HIGHER ED. DEPT/	Uns	74,954.00	NA	NA	0.00	0.00
SALLY A SCHWARTZ	Pri	0.00	NA	NA	0.00	0.00

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Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 2,562.02	\$ 2,562.02	\$ 0.00
TOTAL SECURED:	\$ 2,562.02	\$ 2,562.02	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 5,146.89	\$ 5,146.89	\$ 0.00
TOTAL PRIORITY:	\$ 5,146.89	\$ 5,146.89	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 367,296.68	\$ 141,163.67	\$ 0.00

Disbursements:

Expenses of Administration	\$ 12,675.62	
Disbursements to Creditors	\$ 148,872.58	
TOTAL DISBURSEMENTS:		\$ 161,548.20

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 01/08/2024

By: /s/ Jack N. Zaharopoulos
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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